COLLECTION AGENCY
MAGNETIC TAPE/EFT FORMATS

Department of Education

Federal Student Aid Program

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Contract #ACS-CSB-03-002

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SECTION 1. GENERAL INFORMATION

1.1. PURPOSE

The purpose of this document is to provide specifications for creating files on electronic media by the Collection Agencies (CAs) for the Department of Education (ED) and to specify the contents of files created by ED for the CAs.

1.2. REFERENCES

- o   Contract #PM920010-01

- o   Task Order #36 Release 3 and Task Order #21 Work Orders #113 and #118

- o   Task Order #42

- o   GPCC #980265

- o   Task Order #69

- o   Task Order #65

- o   GPCC #020109

- o   GPCC #040137 and #050032

1.3. ACRONYMS

A/N	Alphanumeric
AWG	Administrative Wage Garnishment
BLKSIZE	Block Size
BPI	Bytes Per Inch
CA	Collection Agency
DMCS	Debt Management and Collection System
EBCDIC	Extended Binary Coded Decimal Interchange Code
ED	Department of Education
EFT	Electronic File Transfer
FIN	Federal Identification Number
IAN	Individual Account Number
LRECL	Logical Record Length
NUM	Numeric

P	Packed Decimal
PIF	Paid In Full
SLPC	Student Loan Processing Center
SSN	Social Security Number
TOP	Treasury Offset Program
USPS	United States Postal Service
VOLSER	Volume Serial Number
WO	Write Off

1.4. FILE TRANSMITTAL FORMS

Every magnetic tape submitted to ED must be accompanied by a transmittal form. A similar
form will accompany magnetic tapes sent to the CAs.

Figure 1 depicts an EFT/Tape Transmittal Form from the CA to the Student Loan Processing
Center (SLPC) for account returns only.

Figure 2 shows a Tape Transmittal Form from the CA to the SLPC for all files except account returns.

Figure 3 illustrates the Return Letter that accompanies magnetic tapes that are returned to the CA
due to processing errors.

For specifics on the handling of EFT files to and from ED, see the Collection Agency Reporting
Electronic File Transfer User Manual (D-CAR-000-3).

1.5. FILE SUBMISSION FREQUENCY TO ED

TYPE	FREQUENCY	MAXIMUM # OF RECORDS PER FILE TRANSMISSION
Account Billing Update File	Weekly	10,000
Account Return File	Weekly	15,000
Account Update File	Daily/Weekly	30,000
AWG Update File	Weekly	10,000
Mailed Letters File	Daily	60,000
Returned Letters File	Daily	60,000

1.6. FILE PROCESSING

All files submitted must conform exactly to this document. **IF FILES ARE UNPROCESSABLE, THEY WILL BE RETURNED TO THE SUBMITTING CA FOR CORRECTION AND REPLACEMENT.**

1.7. FILES CREATED BY ED

TYPE	FREQUENCY	MEDIUM
Account Adjustment	Weekly	EFT
Account Recall	Weekly	EFT
Account Transfer	Bi-Monthly	Tape
Address Extract	Monthly	EFT
Financial Transactions	Weekly	EFT
Monthly Inventory	Monthly (N/A)	Tape
AWG Extract	Monthly	EFT

TAPE/EFT TRANSMITTAL FORM

TO: EFT PROCESSING AREA
        U.S. DEPARTMENT OF EDUCATION
FAX: (903) 408-4595

CREATION DATE:
_____
TAPE NUMBER OF VOLSER
SHOULD EQUAL INTERNAL LABEL:
_____

DATA SET NAME: GSL CARRET **AGENCY NO:** _____

TYPE OF RECORDS ON TAPE/EFT: (Circle type of Tape/EFT Submitted)
    BAN   BNK   CAN   DEA   INC   INW   INA/UNL   CPR/PIF/CER

___   ___   ___   ___   ___   ___   ___   ___   ___   ___   ___

SIGNATURE & DATE OF ED REGIONAL CONTRACT MONITOR:

_____

       EFT APPROVED:_____   EFT REJECTED:_____
_____
OF RECORDS:
_____
STANDARD LABEL:
_____
LRECL:
_____

BLOCK SIZE:
_____
BPI:
_____
RETURN EFT TO:

CONTACT PERSON: _____
TELEPHONE NUMBER: _____
FAX: _____
_____
Revised 11/2004

DO NOT ALTER OR REVISE THIS FORM

Figure 1 - Tape/EFT Transmittal Form (Account Returns Only)

TAPE TRANSMITTAL FORM

TO:

        U.S. DEPARTMENT OF EDUCATION
        STUDENT LOAN PROCESSING CENTER

_____
_____

CREATION DATE:
_____

TAPE NUMBER OR VOLSER:
_____

DATA SET NAME:
_____

 # OF RECORDS:
_____

STANDARD LABEL:
_____

LRECL:
_____

BLOCK SIZE:
_____

RETURN TAPE TO:

Figure 2 - Tape Transmittal Form (All Files Other Than Account Returns)
UNITED STATES DEPARTMENT OF EDUCATION

WASHINGTON, D.C. 20202

MEMORANDUM

DATE: _____

TO: Collection Agency Contractor

FROM: U. S. Department of Education
           Student Loan Processing Center
           P. O. Box 4133
           Greenville, Texas 75403-4133

SUBJECT: Collection Agency Tape Return(s)

Enclosed are _____ tape(s) submitted by your agency for processing by the Department of Education. The tape(s) are:

VOLSER   A. _____   B. _____   C. _____   D. _____

TAPE(S) WAS/WERE:

_____   Processed Successfully With No Errors.

_____   Processed. However, A Number Of Records Were Rejected. See Enclosed Report(s) For Error Messages.

_____   Not Processed For The Following:

              _____   Wrong Record Length

              _____   No Transmittal Memorandum

              Invalid

                  ___   DATA SET NAMES

                  ___   BLOCK SIZE

                  ___   HEADER RECORD

OTHER:
              _____
              _____
              _____

IF THERE ARE ANY QUESTIONS, PLEASE CALL THE CUSTOMER SERVICE DESK AT 1-800-435-7709.

ENCLOSURE: Tape(s) _____
           Report(s) _____

Figure 3 - Return Letter

SECTION 2. MAGNETIC TAPE/EFT FILE SPECIFICATIONS

2.1. GENERAL INFORMATION

The following magnetic tape/EFT file specifications define the required format and record contents to be included in the file.

All magnetic tape/EFT files must meet the following specifications:

o   Must contain Header and Trailer records.

o   Must be in character format, not non-character hexadecimal, except for packed decimal fields.

o   All dates must be valid and in CCYYMMDD format.

o   All numeric fields must be right justified, zero filled.

o   All alphanumeric fields must be left justified, space filled.

o   All A/N alphabetic character fields must be UPPERCASE letters only.

o   All amount fields are dollars and cents.

All magnetic tapes must be an IBM 3480 cartridge tape or an IBM 3420 reel tape with a density of 1600 or 6250 BPI (6250 BPI is preferred).

2.1.1. CA File Specifications

The logical record length (LRECL) and block size (BLKSIZE) for CA files (sent from the CAs to ED) are shown in the following table. The BLKSIZE applies only to magnetic tapes.

FILE	LRECL	BLKSIZE
Collection Agency Account Billing Update	93	7440
Collection Agency Account Return	80	6400
Collection Agency Account Update	250	12500
Collection Agency AWG Update	285	27930
Mailed Letters File	250	32500
Returned Letters File	250	32500

2.1.2. ED File Specifications

The LRECL and BLKSIZE for ED files (sent from ED to the CAs) are shown in the following table. The BLKSIZE applies only to magnetic tapes.

FILE	LRECL	BLKSIZE
Collection Agency Account Adjustment - Account and Debt Record Types	572	32604
Collection Agency Account Recall	80	6400
Collection Agency Account Transfer - Account, Debt, Payment, and Reference Record Types	572	32604
Collection Agency Address Extract	204	20400
Collection Agency Financial Transactions	107	32742
Collection Agency Monthly Inventory	197	32702
Collection Agency AWG Extract	506	27830
Collection Agency Account Reassignments - Account and Debt Record Types	572	27456

In the following sections, information is provided on the maximum file size and the frequency for file submissions. File submissions are processed on a first come/first serve basis, as permitted by the DMCS production batch schedule. Submitting files more frequently than what is specified in this document will delay file processing. Submitting file sizes above what is specified in this document will cause the files to be rejected.

2.2. COLLECTION AGENCY HEADER/TRAILER RECORDS

These records apply to files sent both to and from CAs.

2.2.1. Collection Agency Standard Header Record - Magnetic Tape Format

Position	Field Title	Length	Mode	Description and Remarks
1-3	Header Indicator	3	A/N	REQUIRED. Constant 'HDR'.
4-5	Collection Agency Region Code	2	A/N	REQUIRED. ED Regional Office code for the collection agency. Valid code is 04 = Atlanta.
6-10	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code. Format AGnnn.
11-16	Volume Serial Number	6	A/N	REQUIRED. Tape volume serial number. Format XXXXXX.
17-24	Tape Creation Date	8	A/N	REQUIRED. Date the tape was created. Format CCYYMMDD.
25-nnn	Filler	nnn	A/N	REQUIRED. Space fill. **NOTE:** The length of this filler depends upon the record length of the file being processed.

2.2.2. Collection Agency Standard Trailer Record - Magnetic Tape Format

Position	Field Title	Length	Mode	Description and Remarks
1-3	Trailer Indicator	3	A/N	REQUIRED. Constant 'TLR'.
4-5	Collection Agency Region Code	2	A/N	REQUIRED. ED Regional Office code for the collection agency. Valid code is 04 = Atlanta.
6-10	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code. Format AGnnn.
11-19	Total Record Count	9	NUM	REQUIRED. Total number of detail records contained on the tape, excluding header and trailer. For Account Transfer, this is the total number of accounts on the file. Format 999999999.
20-nnn	Filler	nnn	A/N	REQUIRED. Space fill. **NOTE:** The length of this filler depends upon the record length of the file being processed.

2.2.3. Collection Agency EFT Header Record - EFT Format

NOTE: See the Collection Agency Reporting Electronic Transfer User Manual (D-CAR-000-3) for more detailed information concerning the EFT header record field contents.

Position	Field Title	Length	Mode	Description and Remarks
1-4	Header Indicator	4	A/N	REQUIRED. Constant 'THDR'.
5-7	Collection Agency Identifier	3	NUM	REQUIRED. Number assigned by ED to identify the collection agency. Format 999.
8-11	Transmission Number	4	NUM	REQUIRED. EFT transmission number. Format 9999.
12-13	Record Type	2	NUM	REQUIRED. EFT record type. Format 99.
14-17	Record Size	4	NUM	REQUIRED. The logical length of the record. Format 9999.
18-nnn	Filler	nnn	A/N	REQUIRED. Space fill. **NOTE:** The length of this filler depends upon the record length of the file being processed.

2.2.4. Collection Agency EFT Trailer Record - EFT Format

NOTE: See the Collection Agency Reporting Electronic Transfer User Manual (D-CAR-000-3) for more detailed information concerning the EFT trailer record field contents.

Position	Field Title	Length	Mode	Description and Remarks
1-4	Trailer Indicator	4	A/N	REQUIRED. Constant 'TTLR'.
5-7	Collection Agency Identifier	3	NUM	REQUIRED. Number assigned by ED to identify the collection agency. Format 999.
8-11	Transmission Number	4	NUM	REQUIRED. EFT transmission number. Format 9999.
12-13	Record Type	2	NUM	REQUIRED. EFT record type. Format 99.
14-17	Record Size	4	NUM	REQUIRED. The logical length of the record. Format 9999.
18-26	Record Count	9	NUM	REQUIRED. The number of data records contained in the file. For Account Transfer, this is the total number of accounts on the file. Format 999999999.
27-34	Creation Date	8	A/N	REQUIRED. Date the file was created. Format CCYYMMDD.
35-40	Creation Time	6	NUM	REQUIRED. Time the file was created. Format HHMMSS.

Collection Agency EFT Trailer Record - EFT Format (continued)

Position	Field Title	Length	Mode	Description and Remarks
41-52	Hash Total	12	NUM	REQUIRED. Calculated total; number of certain data elements transmitted. Refer to Collection Agency Reporting EFT User Manual (D-CAR-000-3), item 3.1.4.9. Format 999999999999.
53-nnn	Filler	nnn	A/N	REQUIRED. Space fill. **NOTE:** The length of this filler depends upon the record length of the file being processed.

2.3. DATA EXCHANGE FROM COLLECTION AGENCIES

2.3.1. Collection Agency Account Billing Update File

This file is sent to ED from the CA and contains information which, when loaded onto the DMCS data base, generates bills to borrowers.

Maximum File Size: 10,000

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
1-2	Account Region Code	2	A/N	REQUIRED. ED Regional Office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco
3-7	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code for the Agency that owns the account. Format AGnnn.
8	Account Type	1	A/N	REQUIRED. Must be >S= or >E=.
9-17	Account Number	9	NUM	REQUIRED. The borrower=s Social Security number. Format 999999999.
18-37	Last Name	20	A/N	REQUIRED. The borrower's last name. Left justify and blank fill.
38-57	First Name	20	A/N	REQUIRED. The borrower's first name. Left justify and space fill.

Collection Agency Account Billing Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
58-77	Middle Name	20	A/N	REQUIRED. The borrower's middle name, if applicable. Left justify and space fill.
78-85	Payment Due Date	8	A/N	OPTIONAL. The date the first payment is due. Format CCYYMMDD. Must be blank if Stop Bill Switch = Y.
86-92	Payment Amount	7	NUM	OPTIONAL. Whole dollar amount of payment. Format 9999999. DO NOT ENTER DECIMAL POINT. Must be blank if Stop Bill Switch = Y.
93	Stop Bill Switch	1	A/N	OPTIONAL. Flags account for removal from billing process. Valid codes are 'Y' or SPACE.

NOTE: If the Stop Bill Switch = >Y=, then Payment Due Date and Payment Amount must be blank. |

2.3.2. Collection Agency Account Return File

This file is sent to ED from the CA and contains information on accounts that are being returned to ED. After processing, the DMCS data base will reflect that these accounts are owned by ED.

Maximum File Size: 15,000

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
1-2	Account Region Code	2	A/N	REQUIRED. ED Regional Office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco
3-7	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code for the agency that owns the account. Format AGnnn.
8-10	Return Reason Code	3	A/N	REQUIRED. Account return reason code. Valid codes are: BAN = Bankruptcy DIS = Disability DEA = Death LIT = Litigation PIF = Paid in Full UNL = Unlocateable UNE = Unenforceable WOM= Without Merit CPL = Complaint CPR = Compromise INA = Inability to Collect REQ = FSA Request

Collection Agency Account Return File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				CER = Cost Exceeds Recovery
				CNS = Claim Not Substantiated
				CAN = Cancellation
				SUS = Suspended
				CLS = NDSL Closed School
				CSG = GSL Closed School Discharge
				BNK = Chapter 13 Bankruptcy
				INC = Incarcerated
				INW = Incarcerated Write-Off
11-30	Last Name	20	A/N	REQUIRED. The borrower's last name. Left justify and space fill.
31-50	First Name	20	A/N	REQUIRED. The borrower's first name. Left justify and space fill.
51	Account Type	1	A/N	REQUIRED. Must be >S= or >E=.
52-60	Account Number	9	NUM	REQUIRED. The borrower=s Social Security number. Format 999999999.
61-65	Account Collector Number	5	A/N	OPTIONAL. Account collector number.
66-73	Return Date	8	A/N	OPTIONAL. Account return date. Format CCYYMMDD.
74-80	Filler	7	A/N	OPTIONAL. Space fill.

2.3.3. Collection Agency Account Update File

This file is sent to ED from the CA and contains information to update accounts on the DMCS data base.

Maximum File Size:	30,000
Frequency:	Daily/Weekly

Position	Field Title	Length	Mode	Description and Remarks
1	Data Type	1	A/N	REQUIRED. Type of data record. Valid codes are: A = account R = collector reference data
2	Account Type	1	A/N	REQUIRED. Must be >S= or >E=.
3-11	Account Number	9	NUM	REQUIRED. The borrower=s Social Security number. Format 999999999.
12-31	Last Name	20	A/N	OPTIONAL. The borrower's last name. Left justify and space fill.
32-51	First Name	20	A/N	OPTIONAL. The borrower's first name. Left justify and space fill.
52-71	Middle Name	20	A/N	OPTIONAL. The borrower's middle name, if applicable. Left justify and space fill.
72-111	Address Line 1	40	A/N	OPTIONAL. The street address of the borrower. Left justify and space fill. **NOTE:** Address Line 1 is REQUIRED for address updates.

Collection Agency Account Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				If either Address Line 1 or Address Line 2 is present, then City/State/Zip Code are REQUIRED.
112-151	Address Line 2	40	A/N	OPTIONAL. Additional address information for the borrower. Left justify and space fill.
				If either Address Line 1 or Address Line 2 is present, then City/State/Zip Code are REQUIRED.
152-181	City	30	A/N	OPTIONAL. The city of the borrower. Left justify and space fill.
				If either Address Line 1 or Address Line 2 is present, then City/State/Zip Code are REQUIRED.
182-183	State	2	A/N	OPTIONAL. The two-character USPS state abbreviation of the borrower.
				If either Address Line 1 or Address Line 2 is present, then City/State/Zip Code are REQUIRED.
184-192	Zip Code	9	A/N	OPTIONAL. The zip code of the borrower.

Collection Agency Account Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				If either Address Line 1 or Address Line 2 is present, then City/State/Zip Code are REQUIRED.
193-202	Home Phone	10	A/N	OPTIONAL. The borrower's home area code and telephone number. REQUIRED when any address update is made.
203-212	Work Phone	10	A/N	OPTIONAL. The borrower's work area code and telephone number. REQUIRED when any address update is made.
213-215	Reference Type	3	A/N	OPTIONAL. The collector reference type. Valid codes are: COS = Cosigner EMP = Employer FRI = Friend OTH = Other PAR = Parent REL = Relative If Data Type = 'R', then Reference Type is REQUIRED. If Data Type = 'A', then Reference Type is ignored.
216-250	Filler	35	A/N	REQUIRED. Space fill.

2.3.4. Collection Agency AWG Update File

This file is sent to ED from the CA and contains information to update the AWG area for accounts on the DMCS data base.

Maximum File Size: 10,000

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
1	Type of Record	1	A/N	REQUIRED. Record type flag. Valid types are: M = modify A = add
2-10	Account Number	9	A/N	REQUIRED. The borrower=s Social Security number. Format 999999999.
11-13	Current Status	3	A/N	REQUIRED if type of record = >M=. The borrower=s current debt status code on the contractor=s mainframe.
14-16	Modified Status Code	3	A/N	REQUIRED if type of record = >M=. Not referenced if type of record = >A=. This is the new status that will be applied to this debt. Valid codes are: AWG = administrative wage garnishment FOR = force GAR = garnishment HR1 = hearing decision overruled HR2 = hearing decision sustained HR3 = hardship agreement decision HSF = hardship forms sent LEX = legal exclusion

Collection Agency AWG Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				NLE = no longer employed SHR = schedule hearing SWG = stop wage garnishment THR = timely hearing requested VPY = voluntary payment WG1 = first letter was sent to the borrower
17-32	Debt ID	16	A/N	REQUIRED. This is a debt ID for the account. To add an account to AWG, specify the debt ID (or debt IDs on multiple records). To add a new debt to an account already in AWG, specify the debt ID. To modify AWG information, specify the debt ID (for status change) or a debt ID (for other changes).
33-40	Employment End Date	8	A/N	OPTIONAL. The date the borrower stopped working at the current employer. If the modified status code = >NLE=, prior dates and the current date are accepted, or the current date is used. Format CCYYMMDD.
41	Payment Mode	1	A/N	OPTIONAL. The borrower=s current account payment mode. Valid codes are: F = fixed (default) V = variable

Collection Agency AWG Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
42	Payment Schedule	1	A/N	OPTIONAL. The borrower=s payment schedule. Valid codes are:
				W = weekly B = bi-weekly M = monthly S = semi-monthly Q = quarterly Blank = not available
43-55	Payment Amount	13	NUM	The amount expected to be received for each payment. Defaults to zero if type of record = >A= or >M=. Required if modified status code = >VPY= or >HR3'. Format 99999999999V99.
56-68	Employer Federal Identification Number (FIN)	13	A/N	OPTIONAL. If no FIN is supplied, the system generates one with a prefix of >P=. Format >E= or >P= plus a nine-digit number plus a three-digit number or all zeros. Left justify.
69-113	Employer Company Name	45	A/N	REQUIRED if type of record = >A= and a new account is being added to AWG. The current employer=s company name. Left justify and space fill.
114-153	Employer Address Line 1	40	A/N	REQUIRED if type of record = >A= and a new account is being added to AWG. The current employer=s street

address. Left justify and space fill.

Collection Agency AWG Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
154-193	Employer Address Line 2	40	A/N	REQUIRED if type of record = >A= and only if employer address line 1 was not supplied. The employer=s additional address information. Left justify and space fill.
194-218	Employer City	25	A/N	REQUIRED if type of record = >A= and a new account is being added to AWG. The current employer=s city. Left justify and space fill.
219-220	Employer State	2	A/N	REQUIRED if type of record = >A= and a new account is being added to AWG. The current employer=s two-character USPS state abbreviation.
221-229	Employer Zip Code	9	A/N	REQUIRED if type of record = >A= and a new account is being added to AWG. The current employer=s zip code. Left justify and space fill.
230-264	Employer Contact Name	35	A/N	OPTIONAL. Name of the individual that should be contacted if payments are not received as expected. Left justify and space fill. Defaults to spaces.
265-274	Employer Phone	10	A/N	OPTIONAL. The contact=s area code and telephone number. Left justify and space fill. Defaults to zero.

Collection Agency AWG Update File (continued)

Position	Field Title	Length	Mode	Description and Remarks
275-284	Employer Fax	10	A/N	OPTIONAL. The contact=s area code and fax number. Left justify and space fill. Defaults to zero.
285	Employer Address Type	1	A/N	OPTIONAL. Employer=s type of address. Valid codes are: H = headquarters P = employer=s payroll office W = work location of debtor Blank = unknown (default)

2.3.5. Collection Agency Mailed Letters File

This file is sent to the Department of Education (ED) from the collection agency (CA) and contains information on letters sent to borrowers by the CA.

Maximum File Size: 60,000

Frequency: Daily

Position	Field Title	Length	Mode	Description and Remarks
1-2	Account Region Code	2	A/N	REQUIRED. ED Regional Office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco.
3-7	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code for the agency that owns the account. Format AGnnn.
8	Account Type	1	A/N	REQUIRED. Must be >S= or >E=.
9-17	Account Number	9	NUM	REQUIRED. The borrower=s Social Security number. Format 999999999.
18-20	Letter Type Code	3	A/N	REQUIRED. Valid letter type code as assigned by ED. Format NNA. Refer to Appendix A for valid Letter Type Codes.
21-28	Letter Sent Date	8	A/N	REQUIRED. Date letter sent. Format CCYYMMDD.

Collection Agency Mailed Letters File (continued)

Position	Field Title	Length	Mode	Description and Remarks
29-48	Last Name	20	A/N	REQUIRED. The addressee's last name. Left justify and space fill.
49-68	First Name	20	A/N	REQUIRED. The addressee's first name. Left justify and space fill.
69-88	Middle Name	20	A/N	OPTIONAL. The addressee's middle name, if available. Left justify and space fill.
89	Filler	1		Blank.
90-129	Address Line 1	40	A/N	REQUIRED. The street address on the letter. Left justify and space fill.
130-169	Address Line 2	40	A/N	OPTIONAL. Additional street address information. Left justify and space fill.
170-199	City	30	A/N	REQUIRED. The city to which the letter is sent. Left justify and space fill.
200-201	State	2	A/N	REQUIRED. The two character USPS abbreviation of the state.
202-210	Zip Code	9	A/N	REQUIRED. The zip code to which the letter is sent.
211-250	Filler	40		Spaces.

2.3.6. Collection Agency Returned Letters File

This file is sent to the Department of Education (ED) from the collection agency (CA) and contains information on letters sent by the CA and returned by the post office as undeliverable.

Maximum File Size: 60,000

Frequency: Daily

Position	Field Title	Length	Mode	Description and Remarks

1-2	Account Region Code	2	A/N	REQUIRED. ED Regional Office code for the account. Valid codes are:
				    04 = Atlanta
				    05 = Chicago
				    09 = San Francisco.

3-7	Collection Agency Location Code	5	A/N	REQUIRED. Collection Agency location code for the agency that owns the account. Format AGnnn.
8	Account Type	1	A/N	REQUIRED. Must be >S= or >E=.
9-17	Account Number	9	NUM	REQUIRED. The borrower=s Social Security number. Format 999999999.
18-20	Letter Type Code	3	A/N	REQUIRED. The letter type that was sent.
21-28	Letter Sent Date	8	A/N	REQUIRED. Date letter was sent. Format CCYYMMDD.
29-48	Last Name	20	A/N	REQUIRED. The addressee's last name. Left justify and space fill.

Collection Agency Returned Letters File (continued)

Position	Field Title	Length	Mode	Description and Remarks
49-68	First Name	20	A/N	REQUIRED. The addressee's first name. Left justify and space fill.
69-88	Middle Name	20	A/N	OPTIONAL. The addressee's middle name, if available. Left justify and space fill.
89	Return Indicator	1		REQUIRED. Must be AU.≅
90-129	Address Line 1	40	A/N	REQUIRED. The street address on the letter. Left justify and space fill.
130-169	Address Line 2	40	A/N	OPTIONAL. Additional street address information. Left justify and space fill.
170-199	City	30	A/N	REQUIRED. The city to which the letter was sent. Left justify and space fill.
200-201	State	2	A/N	REQUIRED. The two character USPS abbreviation of the state.
202-210	Zip Code	9	A/N	REQUIRED. The zip code to which the letter was sent.
211-250	Filler	40		Spaces.

2.4. DATA EXCHANGE TO COLLECTION AGENCIES

2.4.1. Collection Agency Account Adjustment File

This file is sent to the CA from ED to update the accounts that the agency has on its computer, primarily when a debt has been added to an account. The file comprises two different record types - the account record and the debt record.

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
Account Record Type				
1	Record Type	1	A/N	Valid code is >A= which indicates a primary account record type.
2-3	Account Region Code	2	A/N	ED Regional Office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco.
4-8	Collection Agency Location Code	5	A/N	Collection Agency location code. Format AGnnn.
9	Account Type	1	A/N	Primary account type; valid codes are >S= or >E=.
10-18	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
19-32	Filler	14	A/N	Spaces.
33-52	Last Name	20	A/N	The account owner's last name.

Collection Agency Account Adjustment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
53-72	First Name	20	A/N	The account owner's first name.
73-92	Middle Name	20	A/N	The account owner's middle name, if applicable.
93-112	Previous Name	20	A/N	The account owner's previous name, if applicable.
113-152	Street	40	A/N	The street address of the account owner.
153-182	City	30	A/N	The city of the account owner.
183-184	State	2	A/N	The two-character USPS state abbreviation of the account owner.
185-193	Zip Code	9	A/N	The zip code of the account owner.
194-195	Address Source	2	A/N	Subsystem providing address information fields. Valid codes are:

Blank = Unknown
03   = New Debts - Bad Address
10   = COMNET
20   = New Debts Load
30   = Audit
40   = HQ File Maintenance
45   = No IRS Match
46   = IRS Match (Alternate)
47   = IRS Current Match
48   = TOP
50   = ED Collector or NPC
55   = FMS/Treasury Collection Pilot

Collection Agency Account Adjustment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
				70 = Collection Agency or Collection Contractor
				75 = USPS Address Change Service
196	Address Status	1	A/N	Address status. Valid codes are:
				Blank = Unknown
				U = Undeliverable
				V = Verified
197	Contact Status	1	A/N	Contact status. Valid codes are:
				Blank = Unknown
				C = Can Contact
				M = May Not Contact
198-210	Account Principal Balance	13	NUM	Account principal balance. Format S9(11)V99.
211-223	Account Interest Amount	13	NUM	Account interest amount. Format S9(11)V99.
224-236	Account Administrative Costs	13	NUM	Account administrative costs. Format S9(11)V99.
237-249	Account Penalty Fees	13	NUM	Account penalty fees. Format S9(11)V99.
250-262	Account Accrued Interest	13	NUM	Account accrued interest. Format S9(11)V99.
263-275	Account Sum of Receipts	13	NUM	Account sum of receipts. Format S9(11)V99.
276-288	Account Additional Charges	13	NUM	Account additional charges. Format S9(11)V99.

Collection Agency Account Adjustment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
289-302	Account Total Balance	14	NUM	Account total balance. Format S9(12)V99.
303-315	Last Collection Amount	13	NUM	The last amount collected on the account. Format S9(11)V99.
316-323	Last Collection Date	8	A/N	The last collection date on the account. Format CCYYMMDD.
324-328	Number of Days Delinquent	5	NUM	The number of days the account has been delinquent. Values 00001-99999.
329-333	Number of Days Never Paid	5	NUM	The number of days the account has never been paid. Values 00001-99999.
334-336	Number of Debts	3	NUM	The number of debts the account contains, including any new debts. Values 001-999.
337-340	Filler	4	A/N	Spaces.
341-350	Work Phone Number	10	A/N	The area code and work telephone number of the account owner.
351-360	Home Phone Number	10	A/N	The area code and home telephone number of the account owner.
361	Relationship Flag	1	A/N	P = primary account
362-555	Filler	194	A/N	Spaces.

Collection Agency Account Adjustment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection Agency location code. Format AGnnn.
563	Account Type	1	A/N	Primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

Collection Agency Account Adjustment File - Debt Record Type

Position	Field Title	Length	Mode	Description and Remarks
Debt Record Type				
1	Record Type	1	A/N	D = debt record.
2-9	Last Interest Accrual Date	8	A/N	The last date interest accrued on the debt. Format CCYYMMDD.
10	Account Type	1	A/N	Primary account type; valid codes are >S= or >E=.
11-19	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
20-27	Debt Interest Rate	8	NUM	Debt interest rate. Format 99V9(6).
28-33	School Number	6	NUM	School number. Values 000001-999999.
34-39	Original Lender Number	6	NUM	Original lender number. Values 000001-999999.
40-59	Comaker Last Name	20	A/N	The comaker's last name, if present.
60-79	Comaker First Name	20	A/N	The comaker's first name, if present.
80	Comaker Account Type	1	A/N	The comaker=s account type, if present; valid codes are >S= or >E=.
81-89	Account Number	9	NUM	The comaker=s account number, if present (a valid Social Security number). Format 999999999.

Collection Agency Account Adjustment File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
90-129	Street	40	A/N	The street address of the comaker, if present.
130-159	City	30	A/N	The city of the comaker, if present.
160-161	State	2	A/N	The two-character USPS state abbreviation of the comaker, if present.
162-170	Zip Code	9	A/N	The zip code of the comaker, if present.
171-183	Original Amount of Debt	13	NUM	Original dollar amount of the debt. Format S9(11)V99.
184-196	Debt Principal Balance	13	NUM	Debt principal balance. Format S9(11)V99.
197-209	Debt Interest Amount	13	NUM	Debt interest amount. Format S9(11)V99.
210-222	Debt TOP Fees	13	NUM	Debt TOP fees. Format S9(11)V99.
223-235	Debt Collection Agency Fees	13	NUM	Debt collection agency fees applied. Format S9(11)V99.
236-248	Debt Other Fees	13	NUM	Debt other fees. Format S9(11)V99.
249-261	Debt Administrative Costs	13	NUM	Debt administrative costs. Format S9(11)V99.
262-274	Debt Penalty Fees	13	NUM	Debt penalty fees. Format S9(11)V99.

Collection Agency Account Adjustment File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
275-287	Debt Total Balance	13	NUM	Debt total balance. Format S9(11)V99.
288-292	Debt Originating Agency	5	A/N	DMCS debt originating agency. Format AGnnn.
293-308	Debt ID Number	16	A/N	A logical value assigned by ED that uniquely identifies a debt within the DMCS. This ID does not change.
309-316	Debt Judgment Date	8	A/N	Debt judgment date. Format CCYYMMDD.
317-324	Debt Judgment Expiration Date	8	A/N	Debt judgment expiration date. Format CCYYMMDD.
325-555	Filler	231	A/N	Spaces.
556-557	Collection Agency Region Code	2	A/N	ED Regional Office code for the Collection Agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection Agency location code. Format AGnnn.
563	Account Type	1	A/N	Primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

2.4.2. Collection Agency Account Recall File

This file is sent to the CA from ED to recall accounts from the agency.

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
1-2	Account Region Code	2	A/N	ED regional office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco.
3-7	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
8-10	Recall Reason Code	3	A/N	Account recall reason code. Valid codes are: BAN = Bankruptcy BNK = Chapter 13 Bankruptcy DIS = Disability DEA = Death LIT = Litigation PIF = Paid in Full UNL = Unlocateable UNE = Unenforceable WOM= Without Merit CPL = Complaint CPR = Compromise INA = Inability to Collect REQ = SFAP Request CER = Cost Exceeds Recovery CNS = Claim Not Substantiated CAN = Cancellation CLS = NDSL Closed School CSG = GSL Closed School Discharge

Collection Agency Account Recall File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				AT1 = Never Paid Status
				AT2 = Delinquency Status
				SUS = Suspended
				AT3 = Low Balance Account
				FDP = Federal Defaulter Account
				FDM = Federal Defaulter Mismatch
				CMK = Account/Debt Consolidation - Comaker
				CON = Account/Debt Consolidation
				FMA = File Maintenance Recall of an Account
11-30	Last Name	20	A/N	The account owner's last name.
31-50	First Name	20	A/N	The account owner's first name.
51	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
52-60	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
61-65	Account Collector Number	5	A/N	Account collector number.
66-73	Recall Date	8	A/N	Account recall date. Format CCYYMMDD.
74-80	Filler	7	A/N	Spaces.

2.4.3. Collection Agency Account Transfer File

This file is sent to the CA from ED to transfer accounts to the agency. The file comprises four different record types - the account, debt, payment and reference records.

Frequency: Bi-monthly

Position	Field Title	Length	Mode	Description and Remarks

Account Record Type

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	A = primary account record C = comaker account record
2-3	Account Region Code	2	A/N	ED regional office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco.
4-8	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
9	Account Type	1	A/N	The primary account type if Record Type = A. Comaker account type if Record Type = C.
10-18	Account Number	9	NUM	Primary account number if Record Type = A. Comaker account number if Record Type = C.
19-32	Account IAN Key	14	A/N	An ED internal reference number.
33-52	Last Name	20	A/N	The account owner's last name.
53-72	First Name	20	A/N	The account owner's first name.

Collection Agency Account Transfer File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
73-92	Middle Name	20	A/N	The account owner's middle name, if applicable.
93-112	Previous Name	20	A/N	The account owner's previous name, if applicable.
113-152	Street	40	A/N	The street address of the account owner.
153-182	City	30	A/N	The city of the account owner.
183-184	State	2	A/N	The two-character USPS state abbreviation of the account owner.
185-193	Zip Code	9	A/N	The zip code of the account owner.
194-195	Address Source	2	A/N	Subsystem providing address information fields. Valid codes are:

Blank = Unknown
03   = New Debts - Bad Address
10   = COMNET
20   = New Debts Load
30   = Audit
40   = HQ File Maintenance
45   = No IRS Match
46   = IRS Match (Alternate)
47   = IRS Current Match
48   = TOP
50   = ED Collector or NPC
55   = FMS/Treasury Collection Pilot

Collection Agency Account Transfer File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
				70 = Collection Agency or Collection Contractor
				75 = USPS Address Change Service
196	Address Status	1	A/N	Address status. Valid codes are:
				Blank = Unknown
				U = Undeliverable
				V = Verified
197	Contact Status	1	A/N	Contact status. Valid codes are:
				Blank = Unknown
				C = Can Contact
				M = May Not Contact
198-210	Account Principal Balance	13	NUM	Account principal balance. Format S9(11)V99.
211-223	Account Interest Amount	13	NUM	Account interest amount. Format S9(11)V99.
224-236	Account Administrative Costs	13	NUM	Account administrative costs. Format S9(11)V99.
237-249	Account Penalty Fees	13	NUM	Account penalty fees. Format S9(11)V99.
250-262	Account Accrued Interest	13	NUM	Account accrued interest. Format S9(11)V99.
263-275	Account Sum of Receipts	13	NUM	Account sum of receipts. Format S9(11)V99.
276-288	Account Additional Charges	13	NUM	Account additional charges. Format S9(11)V99.

Collection Agency Account Transfer File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
289-302	Account Total Balance	14	NUM	Account total balance. Format S9(12)V99.
303-315	Last Collection Amount	13	NUM	The last amount collected on the account. Format S9(11)V99.
316-323	Last Collection Date	8	A/N	The last collection date on the account. Format CCYYMMDD.
324-328	Number of Days Delinquent	5	NUM	The number of days the account has been delinquent. The number of days will equal zero if last collection date equals zero. Values 00001-99999.
329-333	Number of Days Never Paid	5	NUM	The number of days the account has never been paid. Values 00001-99999.
334-336	Number of Debts	3	NUM	The number of debts the account contains. Values 001-999.
337-340	TOP Status	4	A/N	TOP status. Format YY-S, where YY = the processing year. Valid values for S are: 0 = Pre-offset processing has not begun for year selected **OR** account not selected for pre-certification processing 1 = Account selected for pre-certification processing

Collection Agency Account Transfer File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
				2 = Pre-certification processing completed by Treasury
				3 = 60-day notification was mailed
				4 = Certification pending acceptance by Treasury **OR** not accepted for certification by Treasury
				5 = Certified for offset with Treasury
				6 = Federal refund has been offset
				8 = Currently not certified
				9 = Removed from certification
341-350	Work Phone Number	10	A/N	The area code and work telephone number of the account owner.
351-360	Home Phone Number	10	A/N	The area code and home telephone number of the account owner.
361	Relationship Flag	1	A/N	P = primary account C = comaker account
362-369	Date of Birth	8	A/N	The date of birth of the primary or comaker account owner. Format CCYYMMDD.
370-555	Filler	186	A/N	Spaces.

Collection Agency Account Transfer File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

Collection Agency Account Transfer File - Debt Record Type

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	D = debt record.
2-9	Last Interest Accrual Date	8	A/N	The last date interest accrued on the debt. Format CCYYMMDD.
10	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
11-19	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
20-27	Debt Interest Rate	8	NUM	Debt interest rate. Format 99V9(6).
28-33	School Number	6	NUM	School number. Values 000001-999999.
34-39	Original Lender Number	6	NUM	Original lender number. Values 000001-999999.
40-59	Comaker Last Name	20	A/N	The comaker's last name, if present.
60-79	Comaker First Name	20	A/N	The comaker's first name, if present.
80	Comaker Account Type	1	A/N	The comaker=s account type, if present. Valid codes are >S= or >E=.
81-89	Comaker Account Number	9	NUM	The comaker=s account number, if present (a valid Social Security number). Format 999999999.

Collection Agency Account Transfer File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
90-129	Street	40	A/N	The street address of the comaker, if present.
130-159	City	30	A/N	The city of the comaker, if present.
160-161	State	2	A/N	The two-character USPS state abbreviation of the comaker, if present.
162-170	Zip Code	9	A/N	The zip code of the comaker, if present.
171-183	Original Amount of Debt	13	NUM	Original dollar amount of the debt. Format S9(11)V99.
184-196	Debt Principal Balance	13	NUM	Debt principal balance. Format S9(11)V99.
197-209	Debt Interest Amount	13	NUM	Debt interest amount. Format S9(11)V99.
210-222	Debt TOP Fees	13	NUM	Debt TOP fees. Format S9(11)V99.
223-235	Debt Collection Agency Fees	13	NUM	Debt collection agency fees applied. Format S9(11)V99.
236-248	Debt Other Fees	13	NUM	Debt other fees. Format S9(11)V99.
249-261	Debt Administrative Costs	13	NUM	Debt administrative costs. Format S9(11)V99.
262-274	Debt Penalty Fees	13	NUM	Debt penalty fees. Format S9(11)V99.

Collection Agency Account Transfer File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
275-287	Debt Total Balance	13	NUM	Debt total balance. Format S9(11)V99.
288-292	Debt Originating Agency	5	A/N	DMCS debt originating agency. Format XXnnn.
293-308	Debt ID Number	16	A/N	A logical value assigned by ED that uniquely identifies a debt within the DMCS. This ID does not change.
294-299	Debt Origin Date *(redefinition)*	6	NUM	Beginning of interest accrual when Last Interest Accrual Date is zero (CCYYMM).
309-316	Debt Judgment Date	8	A/N	Debt judgment date. Format CCYYMMDD.
317-324	Debt Judgment Expiration Date	8	NUM	Debt judgment expiration date. Format CCYYMMDD.
325-555	Filler	231	A/N	Spaces.
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

Collection Agency Account Transfer File - Payment Record Type

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	P = payment record
2	Account Type	1	A/N	The primary or comaker account type of the individual who made the payment.
3-11	Account Number	9	NUM	Primary or comaker account number of the individual who made the payment.
12-19	Date Received	8	A/N	Date the payment was received. Format CCYYMMDD.
20-27	Effective Date	8	A/N	Date payment became effective. Format CCYYMMDD.
28-40	Transaction Amount	13	NUM	Amount of the payment transaction. Format S9(11)V99.
41-42	Transaction Reason	2	A/N	Reason code for the financial transaction. Valid code is VO = voluntary.
43	Transaction Status	1	A/N	Transaction status code. Valid codes are: P = Processed M = Reported to MIDAS
44-51	Posting Date	8	A/N	Date the transaction was posted. Format CCYYMMDD.

Collection Agency Account Transfer File - Payment Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
52-53	Transaction Type	2	A/N	Transaction type. Valid code is RG = regular payment.
54-58	Credited Site	5	A/N	Identification number of the agency credited with the collection. Format AGnnn.
59-555	Filler	497	A/N	Spaces
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

Collection Agency Account Transfer File - Reference Record Type

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	R = reference record
2	Account Type	1	A/N	Account type of the individual to which the reference pertains.
3-11	Account Number	9	NUM	Account number of the individual to which the reference pertains.
12-14	Reference Source #1	3	A/N	First reference source code. Valid codes are: EMP = employer PAR = parent OTH = other
15-34	Reference Last Name #1	20	A/N	The first reference's last name.
35-54	Reference First Name #1	20	A/N	The first reference's first name.
55-74	Reference Middle Name #1	20	A/N	The first reference's middle name, if applicable.
75-114	Reference Street Address #1	40	A/N	The street address of the first reference.
115-144	Reference City #1	30	A/N	The city of the first reference.
145-146	Reference State #1	2	A/N	The two-character USPS state abbreviation of the first reference.
147-155	Reference Zip Code #1	9	A/N	The zip code of the first reference.

Collection Agency Account Transfer File - Reference Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
156-165	Reference Work Phone Number #1	10	A/N	The area code and work telephone number of the first reference.
166-175	Reference Home Phone Number #1	10	A/N	The area code and home telephone number of the first reference.
176-178	Reference Source #2	3	A/N	Second reference source code. Valid codes are: EMP = employer PAR = parent OTH = other
179-198	Reference Last Name #2	20	A/N	The second reference's last name.
199-218	Reference First Name #2	20	A/N	The second reference's first name.
219-238	Reference Middle Name #2	20	A/N	The second reference's middle name, if applicable.
239-278	Reference Street Address #2	40	A/N	The street address of the second reference.
279-308	Reference City #2	30	A/N	The city of the second reference.
309-310	Reference State #2	2	A/N	The two-character USPS state abbreviation of the second reference.
311-319	Reference Zip Code #2	9	A/N	The zip code of the second reference.

Collection Agency Account Transfer File - Reference Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
320-329	Reference Work Phone Number #2	10	A/N	The area code and work telephone number of the second reference.
330-339	Reference Home Phone Number #2	10	A/N	The area code and home telephone number of the second reference.
340-342	Reference Source #3	3	A/N	Third reference source code. Valid codes are: EMP = employer PAR = parent OTH = other
343-362	Reference Last Name #3	20	A/N	The third reference's last name.
363-382	Reference First Name #3	20	A/N	The third reference's first name.
383-402	Reference Middle Name #3	20	A/N	The third reference's middle name, if applicable.
403-442	Reference Street Address #3	40	A/N	The street address of the third reference.
443-472	Reference City #3	30	A/N	The city of the third reference.
473-474	Reference State #3	2	A/N	The two-character USPS state abbreviation of the third reference.
475-483	Reference Zip Code #3	9	A/N	The zip code of the third reference.

Collection Agency Account Transfer File - Reference Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
484-493	Reference Work Phone Number #3	10	A/N	The area code and work telephone number of the third reference.
494-503	Reference Home Phone Number #3	10	A/N	The area code and home telephone number of the third reference.
504-555	Filler	52	A/N	Spaces.
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

2.4.4. Collection Agency Address Extract File

This file is sent to the CA from ED to provide the agency with updated account address and phone information, **or updated reference address information**.

Frequency: Monthly

Position	Field Title	Length	Mode	Description and Remarks
1-2	Extract Number	2	A/N	Extract record number.
3	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
4-12	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
13-17	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
18-22	Account Collector Number	5	A/N	Account collector number.
23-62	Address Line 1	40	A/N	The street address of the account owner **or reference**.
63-102	Address Line 2	40	A/N	The address of the account owner **or reference**, if necessary.
103-132	City	30	A/N	The city of the account owner **or reference**.
133-134	State	2	A/N	The two-character USPS state abbreviation of the account owner **or reference**.
135-154	**Reference Last Name**	**20**	**A/N**	**The last name of the reference, or spaces.**
155-164	**Reference First Name**	**10**	**A/N**	**The first name of the reference, or spaces.**

Collection Agency Address Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
165-173	Zip Code	9	A/N	The zip code of the account owner **or reference**.
174-183	Work Phone Number	10	A/N	The area code and work telephone number of the account owner.
184-193	Home Phone Number	10	A/N	The area code and home telephone number of the account owner.
194-195	Address Source	2	A/N	Subsystem providing address information fields. Valid codes are:

Blank = Unknown
00   = Employer Reference Record
03   = New Debts - Bad Address
10   = COMNET
20   = New Debts Load
30   = Audit
40   = HQ File Maintenance
45   = No IRS Match
46   = IRS Match (Alternate)
47   = IRS Current Match
48   = TOP
50   = ED Collector or NPC
55   = FMS/Treasury Collection Pilot
70   = Collection Agency or Collection Contractor
75   = USPS Address Change Service

Position	Field Title	Length	Mode	Description and Remarks
196	Address Status	1	A/N	Address status. Valid codes are:

Collection Agency Address Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				Blank = Unknown U = Undeliverable V = Verified
197-204	Address Date	8	A/N	Account address date. Format CCYYMMDD.

2.4.5. Collection Agency Financial Transactions File

This file is sent to the CA from ED to update the agency with financial transactions processed by ED.   This file comprises two record types - payment transaction records and payment detail records.

Frequency: Weekly

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	F = payment transaction. D = payment detail.
2-6	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.

IF RECORD TYPE = F

7	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
8-16	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
17-30	Account IAN Key	14	A/N	An internal reference number.
31-38	Date Received	8	A/N	Date transaction was received. Format CCYYMMDD.
39-46	Effective Date	8	A/N	Date transaction became effective. Format CCYYMMDD.
47-53	Transaction Amount	7	P	Transaction amount. Format S9(11)V99.

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
54-55	Transaction Reason	2	A/N	Reason code for the financial transaction. Valid codes are:

Blank = Unspecified
BA   = Bankruptcy
BC   = Bounced check
CA   = Closed account
CB   = Credit card chargeback
CN   = Consolidated loan
CS   = Closed School
DE   = Death
DI   = Debtor instruction
DJ   = Department of Justice
DS   = Disability
EF   = Eliminate fees
FC   = Foreign check
FD   = Federal defaulter
FO   = TOP
H1   = Head-start 15%
         National Direct
H2   = Head-start 15%
         Perkins
IC   = Inability to collect
IF   = Insufficient funds
LR   = Lender principal
         refund
M1   = Military 12.5%
         National Defense
M2   = Military 12.5%
         National Direct or
         Perkins
NE   = Not endorsed
OT   = Other
PF   = Student refund (w/ST)
PF   = Paid in full (w/WO)
PS   = Problem school
         (w/WO)
PS   = Payment stopped
         (w/BS)

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				RH = Rehabilitated loan
				RM = Refer to maker
				SD = Stale date
				SL = Statute of limitations
				SR = School principal refund
				ST = Refund adjustment from DOJ
				T1 = Teaching 10% National Defense
				T2 = Teaching 15% Low Income National Defense
				T3 = Teaching 15% Handicapped National Direct or Perkins
				T4 = Teaching 15/20/30% Low Income National Direct or Perkins
				T5 = Teaching 15/20/30% Handicapped National Direct or Perkins
				TC = Too costly
				UF = Uncollected funds
				UL = Unable to locate
				UN = Unenforceable
				V1 = Volunteered 15/20% Peace Corps Perkins
				V2 = Volunteer Domestic National Direct
				VO = Voluntary
				WG = Wage garnishment
56	Transaction Status	1	A/N	Transaction status code. Valid codes are: P = Processed M = Reported to MIDAS

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
57-64	Posting Date	8	A/N	Date the transaction was posted. Format CCYYMMDD.
65-70	Batch Sequence Number	6	NUM	Batch control sequence number. Values 000001-999999.
71-72	Transaction Type	2	A/N	Transaction type. Valid codes are:

        **AA = Account adjustment
         *AD = Administrative fees
         *BN = Bounced check
         *BS = Bounced check/stop
          CA = Cancellation of loan
         *CF = Collection agency fee
          CO = Compromise
          CR = Collection agency fee reversal
          CX = Cancellation of student refund check
          DP = Directed payment
         *FF = Federal fees
         *FR = Injured spouse claim
        **IA = Interest accrual
         *LS = Lender supplement transaction
         *PE = Penalty fees/bounced check
          RG = Regular payment
          RI = Reversal of TOP fee
          RP = Repurchase
        **RV = Reverse any transaction
         *SB = Bounced check/stop second bounce

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				ST = Student refund **WO= Write-off * = this transaction type is an implied negative. The transaction amount sign should be reversed. ** = this transaction type may be positive or negative. The transaction amount sign should be reversed.
73-84	Transaction Item Number	12	A/N	Payment instrument number.
85-89	Credited Site	5	A/N	Transaction credited site. Format AGnnn.
90-91	Instrument Type	2	A/N	Transaction instrument type. Valid codes are: PY = Payment CA = Cash CC = Certified Check FC = Foreign Check KC = Cashier Check MC = Master Card MO = Money Order PC = Personal Check TC = Treasury Check TR = Travelers Check VS = Visa Card
92-107	Filler	16	A/N	Spaces.

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
IF RECORD TYPE = D				
7	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
8-16	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
17-32	Debt ID Number	16	A/N	A logical value assigned by ED that uniquely identifies a debt within the DMCS. This ID does not change.
33-40	Filler	8	A/N	Spaces.
41-47	Detail Applied Principal	7	P	Applied principal balance. Format S9(11)V99. NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.
48-54	Detail Applied Interest	7	P	Applied interest amount. Format S9(11)V99. NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
55-61	Detail Applied TOP Fees	7	P	Applied TOP fees. Format S9(11)V99.
				NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.
62-68	Detail Applied Collection Agency Fees	7	P	Applied collection agency fees. Format S9(11)V99.
				NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.
69-75	Detail Applied Other Fees	7	P	Applied other fees. Format S9(11)V99.
				NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.
76-82	Detail Applied Administrative Fees	7	P	Applied administrative fees. Format S9(11)V99.
				NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.

Collection Agency Financial Transactions File (continued)

Position	Field Title	Length	Mode	Description and Remarks
83-89	Detail Applied Penalty Fees	7	P	Applied penalty fees. Format S9(11)V99. NOTE: If the 'D' record follows an 'F' record with an implied negative transaction type, the amount sign should be reversed.
90-107	Filler	18	A/N	Spaces.

2.4.6. Collection Agency Monthly Inventory File

This file is sent to the CA from ED to provide a means of reconciling the agency's records with ED's records. This file comprises two record types - account record and debt record.

Frequency: Monthly

Position	Field Title	Length	Mode	Description and Remarks

Detail Record Layout 1 (Account Data)

Position	Field Title	Length	Mode	Description and Remarks
1-2	Record Indicator	2	A/N	'00' indicates account record.
3-7	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
8-12	Collector Number	5	A/N	Collector number.
13	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
14-22	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
23-42	Last Name	20	A/N	The account owner's last name.
43-62	First Name	20	A/N	The account owner's first name.
63-82	Middle Name	20	A/N	The account owner's middle name, if applicable.
83-95	Account Balance	13	A/N	The account balance. Format S9(11)V99.
96	Previous Account Type	1	A/N	The previous account type; valid codes are >S= or >E=.

Collection Agency Monthly Inventory File (continued)

Position	Field Title	Length	Mode	Description and Remarks
97-105	Previous Account Number	9	NUM	The previous account number (a valid Social Security number). Format 999999999.
106-197	Filler	92	A/N	Spaces.

Detail Record Layout 2 (Debt Record)

Position	Field Title	Length	Mode	Description and Remarks
1-2	Record Indicator	2	A/N	'01' through '99' indicates debt record.
3-7	Collection Agency Location Code	5	A/N	Collection Agency location code. Format AGnnn.
8-12	Collector Number	5	A/N	Collector number.
13	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
14-22	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
23-38	Debt ID Number	16	A/N	A logical value assigned by ED that uniquely identifies a debt within the DMCS. This ID does not change.
39-51	Debt Principal	13	NUM	Debt principal balance. Format S9(11)V99.
52-64	Debt Interest	13	NUM	Debt interest amount. Format S9(11)V99.

Collection Agency Monthly Inventory File (continued)

Position	Field Title	Length	Mode	Description and Remarks
65-77	Debt TOP Fees	13	NUM	Debt TOP fees. Format S9(11)V99.
78-90	Debt Collection Agency Fees	13	NUM	Debt collection agency fees. Format S9(11)V99.
91-103	Debt Other Fees	13	NUM	Debt other fees. Format S9(11)V99.
104-116	Debt Administrative Costs	13	NUM	Debt administrative costs. Format S9(11)V99.
117-129	Debt Penalty Fees	13	NUM	Debt penalty fees. Format S9(11)V99.
130-137	Debt Last Collection Date	8	A/N	Debt last collection date. Format CCYYMMDD.
138-150	Debt Total Balance	13	NUM	Total debt balance. Format S9(11)V99.
151-163	Debt Accrued Interest	13	NUM	Interest accrued since last collection date. Format S9(11)V99.
164-171	Debt Interest Rate	8	NUM	Debt interest rate. Format 99V9(6).
172-179	Debt Collection Fee Cap	8	NUM	The collection fee cap for the debt. Format 99V9(6).
180-197	Filler	18	A/N	Spaces.

2.4.7. Collection Agency Wage Garnishment Extract File

This file is sent to the CA from ED to verify that the accounts the agency has on its computer are in sync with the accounts on the ED data base.

Note that when there are multiple debts in AWG for a borrower, there will be multiple records on the file with all fields the same, except the debt fields at the end of the record.

Frequency: Monthly

Position	Field Title	Length	Mode	Description and Remarks
1-5	Collection Agency Location Code	5	A/N	Location code for the agency that owns the account. Format Agnnn.
6-14	Account Number	9	A/N	The borrower=s Social Security number. Format 999999999.
15-34	Last Name	20	A/N	The borrower=s last name. Left-justify and space fill.
35-54	First Name	20	A/N	The borrower=s first name. Left-justify and space fill.
55	Middle Initial	1	A/N	The borrower=s middle initial, if applicable. Left-justify and space fill.
56-95	Address Line 1	40	A/N	The borrower=s street address. Left-justify and space fill.
96-135	Address Line 2	40	A/N	Additional address information for the borrower. Left-justify and space fill.
136-165	City	30	A/N	The borrower=s city. Left-justify and space fill.

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
166-167	State	2	A/N	The two-character USPS state abbreviation of the borrower. Left-justify and space fill.
168-176	Zip Code	9	A/N	The borrower=s zip code. Left-justify and space fill.
177	Address Status	1	A/N	Address status. Valid codes are: Blank = unknown U = undeliverable V = verified
178-187	Home Phone	10	A/N	The borrower=s home area code and telephone number.
188-197	Work Phone	10	A/N	The borrower=s work area code and telephone number.
198-200	Account Status Code	3	A/N	The borrower=s current account status code. Valid codes are: AWG = administrative wage garnishment CWG = cancel wage garnishment GAR = garnishment NLE = no longer employed SWG = stop wage garnishment VPY = voluntary payment WG1 = first letter was sent to the borrower

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
201-208	Account Status Date	8	A/N	The borrower=s current account status date. Format CCYYMMDD.
209	Payment Mode	1	A/N	The borrower=s account current payment mode. Valid codes are: F = fixed V = variable Blank
210	Payment Schedule	1	A/N	The borrower=s payment schedule. Valid codes are: W = weekly B = bi-weekly M = monthly S = semi-monthly Q = quarterly Blank
211-223	Payment Amount	13	NUM	The amount expected to be received with each payment. Format 99999999999V99.
224-236	Employer Federal Identification Number	13	A/N nine-	Format >E= or >P= plus a digit number plus a three-digit number or all zeros.
237-281	Employer Company Name	45	A/N	The current employer=s company name. Left-justify and space fill.
282-321	Employer Address Line 1	40	A/N	The current employer=s street address. Left-justify and space fill.

COLLECTION AGENCY MAGNETIC TAPE/EFT FORMATS

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
322-361	Employer Address Line 2	40	A/N	The current employer=s additional address information. Left-justify and space fill.
362-386	Employer City	25	A/N	The current employer=s city. Left-justify and space fill.
387-388	Employer State	2	A/N	The current employer=s two-character USPS state abbreviation.
389-397	Employer Zip Code	9	A/N	The current employer=s zip code. Left-justify and space fill.
398	Employer Address Status	1	A/N	Employer=s address status. Valid codes are: Blank = deliverable U = undeliverable
399-433	Employer Contact Name	35	A/N	Name of the individual that should be contacted if payments are not received as expected. Left-justify and space fill.
434-443	Employer Phone	10	A/N	The contact=s area code and telephone number. Left-justify and space fill.
444-453	Employer Fax	10	A/N	The contact=s area code and fax number. Left-justify and space fill.

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
454	Employer Address Type	1	A/N	Employer=s type of address. Valid codes are:

H = headquarters
P = employer=s payroll office
W = work location of debtor
Blank = unknown

Position	Field Title	Length	Mode	Description and Remarks
455-457	Employer Status Code	3	A/N	The employer=s current status code. Valid codes are

AWG = administrative wage garnishment
CWG = cancel wage garnishment
FOR = force
GAR = garnishment
LPT = late payment of employer
NCE = non-compliant employer
NLE = no longer employed
OW1 = order of withholding sent to employer
OW2 = second notice of withholding sent to employer
OWF = borrower failed to honor repayment agreement
OWR = order of withholding a reduced amount sent to employer
SWG = stop wage garnishment
WG1 = first letter was sent to the borrower

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
458-465	Employer Status Date	8	A/N	The employer=s current status code date. Format CCYYMMDD.
466-468	Current Letter Sent Out	3	A/N	The current letter that was sent. Valid letter types are: Y11, Y13, Z31, W32, X89.
469-484	Debt ID Key	16	A/N	The borrower=s debt ID.
485-487	Debt Current Status	3	A/N	The borrower=s current debt status code. Valid status codes are:

AWG = administrative wage garnishment
CWG = cancel wage garnishment
FOR = force
GAR = garnishment
HR1 = hearing decision overruled
HR2 = hearing decision sustained
HR3 = hardship agreement decision
HSF = hardship forms sent
LEX = legal exclusion
LPT = late payment of employer
NCE = non-compliant employer
NLE = no longer employed
OW1 = order of withholding sent to employer
OW2 = second notice of withholding sent to employer

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				OWF = borrower failed to honor repayment agreement
				OWR = order of withholding a reduced amount sent to employer
				SHR = scheduled hearing
				SWG = stop wage garnishment
				THR = timely hearing requested
				VPY = voluntary payment
				WG1 = first letter was sent to the borrower
488-495	Debt Status Date	8	A/N	The borrower=s current debt status code date. Format CCYYMMDD.
496-498	Debt Prior Status	3	A/N	The borrower=s prior debt status code. Valid status codes are:
				AWG = administrative wage garnishment
				CWG = cancel wage garnishment
				FOR = force
				GAR = garnishment
				HR1 = hearing decision overruled
				HR2 = hearing decision sustained
				HR3 = hardship agreement decision
				HSF = hardship forms sent
				LEX = legal exclusion
				LPT = late payment of employer

Collection Agency AWG Extract File (continued)

Position	Field Title	Length	Mode	Description and Remarks
				NCE = non-compliant employer
				NLE = no longer employed
				OW1 = order of withholding sent to employer
				OW2 = second notice of withholding sent to employer
				OWF = borrower failed to honor repayment agreement
				OWR = order of withholding a reduced amount sent to employer
				SHR = scheduled hearing
				SWG = stop wage garnishment
				THR = timely hearing requested
				VPY = voluntary payment
				WG1 = first letter was sent to the borrower
499-506	Debt Prior Status Date	8	A/N	The borrower=s prior debt status code date. Format CCYYMMDD.

2.4.8. Collection Agency Account Reassignment File

This file is sent to the CA from ED to reassign accounts to the agency. The file comprises two different record types - the account and debt records.

Frequency: Bi-monthly

Position	Field Title	Length	Mode	Description and Remarks
Account Record Type				
1	Record Type	1	A/N	A = primary account record C = comaker account record
2-3	Account Region Code	2	A/N	ED regional office code for the account. Valid codes are: 04 = Atlanta 05 = Chicago 09 = San Francisco.
4-8	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
9	Account Type	1	A/N	The primary account type if Record Type = A. Comaker account type if Record Type = C.
10-18	Account Number	9	NUM	Primary account number if Record Type = A. Comaker account number if Record Type = C.
19-32	Account IAN Key	14	A/N	An ED internal reference number.
33-52	Last Name	20	A/N	The account owner's last name.

Collection Agency Account Reassignment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
53-72	First Name	20	A/N	The account owner's first name.
73-92	Middle Name	20	A/N	The account owner's middle name, if applicable.
93-112	Previous Name	20	A/N	The account owner's previous name, if applicable.
113-152	Street	40	A/N	The street address of the account owner.
153-182	City	30	A/N	The city of the account owner.
183-184	State	2	A/N	The two-character USPS state abbreviation of the account owner.
185-193	Zip Code	9	A/N	The zip code of the account owner.
194-195	Address Source	2	A/N	Subsystem providing address information fields. Valid codes are: Blank = Unknown 03 = New Debts - Bad Address 10 = COMNET 20 = New Debts Load 30 = Audit 40 = HQ File Maintenance 45 = No IRS Match 46 = IRS Match (Alternate) 47 = IRS Current Match 48 = TOP 50 = ED Collector or NPC

Collection Agency Account Reassignment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
				55 = FMS/Treasury Collection Pilot
				70 = Collection Agency or Collection Contractor
				75 = USPS Address Change Service
196	Address Status	1	A/N	Address status. Valid codes are:
				Blank = Unknown U = Undeliverable V = Verified
197	Contact Status	1	A/N	Contact status. Valid codes are:
				Blank = Unknown C = Can Contact M = May Not Contact
198-210	Account Principal Balance	13	NUM	Account principal balance. Format S9(11)V99.
211-223	Account Interest Amount	13	NUM	Account interest amount. Format S9(11)V99.
224-236	Account Administrative Costs	13	NUM	Account administrative costs. Format S9(11)V99.
237-249	Account Penalty Fees	13	NUM	Account penalty fees. Format S9(11)V99.
250-262	Account Accrued Interest	13	NUM	Account accrued interest. Format S9(11)V99.

COLLECTION AGENCY MAGNETIC TAPE/EFT FORMATS

Collection Agency Account Reassignment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
263-275	Account Sum of Receipts	13	NUM	Account sum of receipts. Format S9(11)V99.
276-288	Account Additional Charges	13	NUM	Account additional charges. Format S9(11)V99.
289-302	Account Total Balance	14	NUM	Account total balance. Format S9(12)V99.
303-315	Last Collection Amount	13	NUM	The last amount collected on the account. Format S9(11)V99.
316-323	Last Collection Date	8	A/N	The last collection date on the account. Format CCYYMMDD.
324-328	Number of Days Delinquent	5	NUM	The number of days the account has been delinquent. The number of days will equal zero if last collection date equals zero. Values 00001-99999.
329-333	Number of Days Never Paid	5	NUM	The number of days the account has never been paid. Values 00001-99999.
334-336	Number of Debts	3	NUM	The number of debts the account contains. Values 001-999.
337-340	TOP Status	4	A/N	TOP status. Format YY-S, where YY = the processing year. Valid values for S are:

Collection Agency Account Reassignment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
				0 = Pre-offset processing has not begun for year selected **OR** account not selected for pre-certification processing
				1 = Account selected for pre-certification processing
				2 = Pre-certification processing completed by Treasury
				3 = 60-day notification was mailed
				4 = Certification pending acceptance by Treasury **OR** not accepted for certification by Treasury
				5 = Certified for offset with Treasury
				6 = Federal refund has been offset
				8 = Currently not certified
				9 = Removed from certification
341-350	Work Phone Number	10	A/N	The area code and work telephone number of the account owner.
351-360	Home Phone Number	10	A/N	The area code and home telephone number of the account owner.

Collection Agency Account Reassignment File - Account Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
361	Relationship Flag	1	A/N	P = primary account C = comaker account
362-555	Filler	194	A/N	Spaces.
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

Collection Agency Account Reassignment File - Debt Record Type

Position	Field Title	Length	Mode	Description and Remarks
1	Record Type	1	A/N	D = debt record.
2-9	Last Interest Accrual Date	8	A/N	The last date interest accrued on the debt. Format CCYYMMDD.
10	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
11-19	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.
20-27	Debt Interest Rate	8	NUM	Debt interest rate. Format 99V9(6).
28-33	School Number	6	NUM	School number. Values 000001-999999.
34-39	Original Lender Number	6	NUM	Original lender number. Values 000001-999999.
40-59	Comaker Last Name	20	A/N	The comaker's last name, if present.
60-79	Comaker First Name	20	A/N	The comaker's first name, if present.
80	Comaker Account Type	1	A/N	The comaker=s account type, if present. Valid codes are >S= or >E=.
81-89	Comaker Account Number	9	NUM	The comaker=s account number, if present (a valid Social Security number). Format 999999999.

Collection Agency Account Reassignment File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
90-129	Street	40	A/N	The street address of the comaker, if present.
130-159	City	30	A/N	The city of the comaker, if present.
160-161	State	2	A/N	The two-character USPS state abbreviation of the comaker, if present.
162-170	Zip Code	9	A/N	The zip code of the comaker, if present.
171-183	Original Amount of Debt	13	NUM	Original dollar amount of the debt. Format S9(11)V99.
184-196	Debt Principal Balance	13	NUM	Debt principal balance. Format S9(11)V99.
197-209	Debt Interest Amount	13	NUM	Debt interest amount. Format S9(11)V99.
210-222	Debt TOP Fees	13	NUM	Debt TOP fees. Format S9(11)V99.
223-235	Debt Collection Agency Fees	13	NUM	Debt collection agency fees applied. Format S9(11)V99.
236-248	Debt Other Fees	13	NUM	Debt other fees. Format S9(11)V99.
249-261	Debt Administrative Costs	13	NUM	Debt administrative costs. Format S9(11)V99.
262-274	Debt Penalty Fees	13	NUM	Debt penalty fees. Format S9(11)V99.

Collection Agency Account Reassignment File - Debt Record Type (continued)

Position	Field Title	Length	Mode	Description and Remarks
275-287	Debt Total Balance	13	NUM	Debt total balance. Format S9(11)V99.
288-292	Debt Originating Agency	5	A/N	DMCS debt originating agency. Format XXnnn.
293-308	Debt ID Number	16	A/N	A logical value assigned by ED that uniquely identifies a debt within the DMCS. This ID does not change.
294-299	Debt Origin Date *(redefinition)*	6	NUM	Beginning of interest accrual when Last Interest Accrual Date is zero (CCYYMM).
309-316	Debt Judgment Date	8	A/N	Debt judgment date. Format CCYYMMDD.
317-324	Debt Judgment Expiration Date	8	NUM	Debt judgment expiration date. Format CCYYMMDD.
325-555	Filler	231	A/N	Spaces.
556-557	Collection Agency Region Code	2	A/N	ED regional office code for the collection agency. Valid code is 04 = Atlanta.
558-562	Collection Agency Location Code	5	A/N	Collection agency location code. Format AGnnn.
563	Account Type	1	A/N	The primary account type; valid codes are >S= or >E=.
564-572	Account Number	9	NUM	The primary account number (a valid Social Security number). Format 999999999.

APPENDIX A: LETTER TYPE CODES

COLLECTION AGENCY MAGNETIC TAPE/EFT FORMATS

Assigned Collection Agency Letter to ID Ranges

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
AG404	00A	00B	00C	00D	00E	00F	00G	00H	00I	00J	00K	00L	00M	00N	00O	00P	00Q	00R	00S	00T	00U	00V	00W	00X	00Y	00Z
AG404	01A	01B	01C	01D	01E	01F	01G	01H	01I	01J	01K	01L	01M	01N	01O	01P	01Q	01R	01S	01T	01U	01V	01W	01X	01Y	01Z
AG406/546	02A	02B	02C	02D	02E	02F	02G	02H	02I	02J	02K	02L	02M	02N	02O	02P	02Q	02R	02S	02T	02U	02V	02W	02X	02Y	02Z
AG406/546	03A	03B	03C	03D	03E	03F	03G	03H	03I	03J	03K	03L	03M	03N	03O	03P	03Q	03R	03S	03T	03U	03V	03W	03X	03Y	03Z
AG412/552	04A	04B	04C	04D	04E	04F	04G	04H	04I	04J	04K	04L	04M	04N	04O	04P	04Q	04R	04S	04T	04U	04V	04W	04X	04Y	04Z
AG412/552	05A	05B	05C	05D	05E	05F	05G	05H	05I	05J	05K	05L	05M	05N	05O	05P	05Q	05R	05S	05T	05U	05V	05W	05X	05Y	05Z
AG418/558	06A	06B	06C	06D	06E	06F	06G	06H	06I	06J	06K	06L	06M	06N	06O	06P	06Q	06R	06S	06T	06U	06V	06W	06X	06Y	06Z
AG418/558	07A	07B	07C	07D	07E	07F	07G	07H	07I	07J	07K	07L	07M	07N	07O	07P	07Q	07R	07S	07T	07U	07V	07W	07X	07Y	07Z
AG420	08A	08B	08C	08D	08E	08F	08G	08H	08I	08J	08K	08L	08M	08N	08O	08P	08Q	08R	08S	08T	08U	08V	08W	08X	08Y	08Z
AG420	09A	09B	09C	09D	09E	09F	09G	09H	09I	09J	09K	09L	09M	09N	09O	09P	09Q	09R	09S	09T	09U	09V	09W	09X	09Y	09Z
AG421	10A	10B	10C	10D	10E	10F	10G	10H	10I	10J	10K	10L	10M	10N	10O	10P	10Q	10R	10S	10T	10U	10V	10W	10X	10Y	10Z
AG421	11A	11B	11C	11D	11E	11F	11G	11H	11I	11J	11K	11L	11M	11N	11O	11P	11Q	11R	11S	11T	11U	11V	11W	11X	11Y	11Z
AG423	12A	12B	12C	12D	12E	12F	12G	12H	12I	12J	12K	12L	12M	12N	12O	12P	12Q	12R	12S	12T	12U	12V	12W	12X	12Y	12Z
AG423	13A	13B	13C	13D	13E	13F	13G	13H	13I	13J	13K	13L	13M	13N	13O	13P	13Q	13R	13S	13T	13U	13V	13W	13X	13Y	13Z
AG424/564	14A	14B	14C	14D	14E	14F	14G	14H	14I	14J	14K	14L	14M	14N	14O	14P	14Q	14R	14S	14T	14U	14V	14W	14X	14Y	14Z
AG424/564	15A	15B	15C	15D	15E	15F	15G	15H	15I	15J	15K	15L	15M	15N	15O	15P	15Q	15R	15S	15T	15U	15V	15W	15X	15Y	15Z
AG427/567	18A	18B	18C	18D	18E	18F	18G	18H	18I	18J	18K	18L	18M	18N	18O	18P	18Q	18R	18S	18T	18U	18V	18W	18X	18Y	18Z
AG427/567	19A	19B	19C	19D	19E	19F	19G	19H	19I	19J	19K	19L	19M	19N	19O	19P	19Q	19R	19S	19T	19U	19V	19W	19X	19Y	19Z
AG428/568	20A	20B	20C	20D	20E	20F	20G	20H	20I	20J	20K	20L	20M	20N	20O	20P	20Q	20R	20S	20T	20U	20V	20W	20X	20Y	20Z
AG428/568	21A	21B	21C	21D	21E	21F	21G	21H	21I	21J	21K	21L	21M	21N	21O	21P	21Q	21R	21S	21T	21U	21V	21W	21X	21Y	21Z
AG429/569	22A	22B	22C	22D	22E	22F	22G	22H	22I	22J	22K	22L	22M	22N	22O	22P	22Q	22R	22S	22T	22U	22V	22W	22X	22Y	22Z
AG429/569	23A	23B	23C	23D	23E	23F	23G	23H	23I	23J	23K	23L	23M	23N	23O	23P	23Q	23R	23S	23T	23U	23V	23W	23X	23Y	23Z
AG436/576	24A	24B	24C	24D	24E	24F	24G	24H	24I	24J	24K	24L	24M	24N	24O	24P	24Q	24R	24S	24T	24U	24V	24W	24X	24Y	24Z
AG436/576	25A	25B	25C	25D	25E	25F	25G	25H	25I	25J	25K	25L	25M	25N	25O	25P	25Q	25R	25S	25T	25U	25V	25W	25X	25Y	25Z
AG537	26A	26B	26C	26D	26E	26F	26G	26H	26I	26J	26K	26L	26M	26N	26O	26P	26Q	26R	26S	26T	26U	26V	26W	26X	26Y	26Z
AG537	27A	27B	27C	27D	27E	27F	27G	27H	27I	27J	27K	27L	27M	27N	27O	27P	27Q	27R	27S	27T	27U	27V	27W	27X	27Y	27Z
AG538	28A	28B	28C	28D	28E	28F	28G	28H	28I	28J	28K	28L	28M	28N	28O	28P	28Q	28R	28S	28T	28U	28V	28W	28X	28Y	28Z
AG538	29A	29B	29C	29D	29E	29F	29G	29H	29I	29J	29K	29L	29M	29N	29O	29P	29Q	29R	29S	29T	29U	29V	29W	29X	29Y	29Z
AG540	30A	30B	30C	30D	30E	30F	30G	30H	30I	30J	30K	30L	30M	30N	30O	30P	30Q	30R	30S	30T	30U	30V	30W	30X	30Y	30Z
AG540	31A	31B	31C	31D	31E	31F	31G	31H	31I	31J	31K	31L	31M	31N	31O	31P	31Q	31R	31S	31T	31U	31V	31W	31X	31Y	31Z
AG542	32A	32B	32C	32D	32E	32F	32G	32H	32I	32J	32K	32L	32M	32N	32O	32P	32Q	32R	32S	32T	32U	32V	32W	32X	32Y	32Z
AG542	33A	33B	33C	33D	33E	33F	33G	33H	33I	33J	33K	33L	33M	33N	33O	33P	33Q	33R	33S	33T	33U	33V	33W	33X	33Y	33Z
AG544	34A	34B	34C	34D	34E	34F	34G	34H	34I	34J	34K	34L	34M	34N	34O	34P	34Q	34R	34S	34T	34U	34V	34W	34X	34Y	34Z
AG544	35A	35B	35C	35D	35E	35F	35G	35H	35I	35J	35K	35L	35M	35N	35O	35P	35Q	35R	35S	35T	35U	35V	35W	35X	35Y	35Z
AG571	36A	36B	36C	36D	36E	36F	36G	36H	36I	36J	36K	36L	36M	36N	36O	36P	36Q	36R	36S	36T	36U	36V	36W	36X	36Y	36Z
AG571	37A	37B	37C	37D	37E	37F	37G	37H	37I	37J	37K	37L	37M	37N	37O	37P	37Q	37R	37S	37T	37U	37V	37W	37X	37Y	37Z
AG573	38A	38B	38C	38D	38E	38F	38G	38H	38I	38J	38K	38L	38M	38N	38O	38P	38Q	38R	38S	38T	38U	38V	38W	38X	38Y	38Z
AG573	39A	39B	39C	39D	39E	39F	39G	39H	39I	39J	39K	39L	39M	39N	39O	39P	39Q	39R	39S	39T	39U	39V	39W	39X	39Y	39Z
AG575	40A	40B	40C	40D	40E	40F	40G	40H	40I	40J	40K	40L	40M	40N	40O	40P	40Q	40R	40S	40T	40U	40V	40W	40X	40Y	40Z
AG575	41A	41B	41C	41D	41E	41F	41G	41H	41I	41J	41K	41L	41M	41N	41O	41P	41Q	41R	41S	41T	41U	41V	41W	41X	41Y	41Z
AG577	42A	42B	42C	42D	42E	42F	42G	42H	42I	42J	42K	42L	42M	42N	42O	42P	42Q	42R	42S	42T	42U	42V	42W	42X	42Y	42Z
AG577	43A	43B	43C	43D	43E	43F	43G	43H	43I	43J	43K	43L	43M	43N	43O	43P	43Q	43R	43S	43T	43U	43V	43W	43X	43Y	43Z